



Debt Description:		TRIBUTE CARD
Account #:	XXXXXXXXXXXX4367	
Your Current Creditor:	JEFFERSON CAPITAL SYSTEMS LLC	
JCS Reference #:	2759780849	
Amount Due:	\$2,186.84	

A white rectangular label with a black border. The word "EXHIBIT" is printed in bold, black, uppercase letters at the top. Below it, the number "2" is handwritten in black ink. The label is oriented vertically on the left side of the page.

Notice of Important Information: Consumers have rights under federal, state, and local laws including, but not limited to those rights listed below:

Asking Us to Cease Communication: You have the right to ask us to stop communicating with you about this debt. To do so, please write to us at 16 McLeland Road Dept. C Saint Cloud, MN 56303. After you notify us, we will stop communication with you, except: (1) to advise you that we intend to pursue specific remedies permitted by law; or (2) to advise you that our efforts are being terminated.

Complaints: If you have a complaint about the way we are collecting this debt, please write to us at 16 McLeland Road Dept. C Saint Cloud, MN 56303 or call us toll-free at 1-888-718-0048 between 9AM and 5PM Central Time, Monday through Friday.

JEFFERSON CAPITAL COMPLIES WITH A FEDERAL LAW CALLED THE FAIR DEBT COLLECTION PRACTICES ACT ("FDCPA") THAT PROVIDES CONSUMERS WITH CERTAIN RIGHTS. THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT (ENFORCED BY THE FEDERAL TRADE COMMISSION) AND THE CALIFORNIA STATE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT REQUIRE THAT, EXCEPT UNDER UNUSUAL CIRCUMSTANCES, COLLECTORS MAY NOT CONTACT YOU BEFORE 8:00 A.M. OR AFTER 9:00 P.M. THEY MAY NOT HARASS YOU BY USING THREATS OF VIOLENCE OR ARREST OR BY USING OBSCENE LANGUAGE. COLLECTORS MAY NOT USE FALSE OR MISLEADING STATEMENTS OR CALL YOU AT WORK IF THEY KNOW OR HAVE REASON TO KNOW THAT YOU MAY NOT RECEIVE PERSONAL CALLS AT WORK. FOR THE MOST PART, COLLECTORS MAY NOT TELL ANOTHER PERSON, OTHER THAN YOUR ATTORNEY OR SPOUSE ABOUT YOUR DEBT. COLLECTORS MAY CONTACT ANOTHER PERSON TO CONFIRM YOUR LOCATION OR ENFORCE A JUDGMENT. FOR MORE INFORMATION ABOUT DEBT COLLECTION ACTIVITIES OR TO CONTACT THE FTC ABOUT THE WAY WE ARE COLLECTING THIS DEBT, PLEASE CONTACT THE FTC ON LINE AT www.ftc.gov OR WRITE THE FTC AT FEDERAL TRADE COMMISSION, CONSUMER RESPONSE CENTER, 600 PENNSYLVANIA AVE., N.W. WASHINGTON DC. 20580. YOU MAY ALSO CONTACT THE FEDERAL TRADE COMMISSION AT 1-877-FTC-HELP.

CHANGE OF NAME: Please mail your change of name request to Jefferson Capital, 16 McLeland Road, Saint Cloud, MN 56303 along with a copy of your driver's license or social security card.

Change of Address Notification		
Account Number		
Address		Apt#
City	State	Zip
Home Phone () -	Business Phone () -	Other Phone () -
Email Address		

Jefferson Capital Systems, LLC Privacy Policy

RevDec2012

We recognize our obligation to keep information about you secure and confidential. The Jefferson Capital Privacy Policy Covers the collection, use, and disclosure of personal information that may be collected by Jefferson Capital. Please take a moment to read the following to learn more about how information is gathered and to whom we disclose the information, and how we safeguard your personal information.

PRIVACY NOTICE

We, Jefferson Capital Systems, LLC, provide this notice to you as required by Federal law. We may collect nonpublic personal information about you as permitted by law from:

- Your transactions with us;
- Prior owners of your account;
- Consumer reporting agencies;
- Applications or other forms that you provide to us.

We may disclose nonpublic personal information about you to the extent that it is: (a) specifically directed by you; (b) permitted by the Gramm-Leach-Bliley Act (such as to service and maintain your account); and (c) not prohibited by other applicable law, including, but not limited to, the Fair Debt Collection Practices Act.

We restrict access to nonpublic personal information about you to employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal laws to guard your nonpublic personal information.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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NOTICE OF IMPORTANT INFORMATION:

ADDITIONAL INFORMATION FOR MINNESOTA RESIDENTS

THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

ADDITIONAL INFORMATION FOR NORTH CAROLINA RESIDENTS

NORTH CAROLINA DEPARTMENT OF INSURANCE PERMIT NUMBER: 103490

ADDITIONAL INFORMATION FOR NEW YORK CITY RESIDENTS

NEW YORK CITY DEPARTMENT OF CONSUMER AFFAIRS LICENSE NUMBER: 1368090

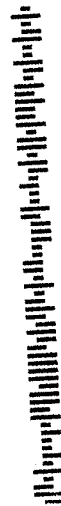
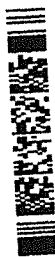
FIRST CLASS
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PO BOX 1803
FORT MILL SC 29716-1803
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2001 MANHATTAN AVE APT 111
EAST PALO ALTO CA 94303-2237